

Certificate Number: 05781-PAM-DE-033149534

Bankruptcy Case Number: 19-02510



05781-PAM-DE-033149534

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2019, at 2:39 o'clock PM PDT, Stephen Abel completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: July 23, 2019 By: /s/Allison M Geving

Name: Allison M Geving

Title: President